

HAZARD MITIGATION GRANT PROGRAM (HMGP)

On Monday, January 7, 2013, representatives of the municipality met with FEMA for a briefing on the Hazard Mitigation Grant Program. The Municipality must submit a letter of intent by February 8, 2013 advising the County of the Municipality's intention to participate in the program. If homeowners wish to participate, they are advised to read the following information. The homeowner's information must be submitted to the Municipality by February 5, 2013. Prior to submitting your information, which is outlined below, homeowners need to be aware of the following:

1. THE HMGP provides funds for homeowners to raise homes which are below the base flood elevation (BFE).
2. The HMGP is a reimbursement program which in the past, requires homeowners to fund 100% of the project. Upon receipt of paid contractor invoices, the Municipality will submit for reimbursement through the State for the homeowner. Typically this process takes 60 to 90 days to obtain reimbursement.
3. The HMGP may provide between 50% and 75% of the cost of elevating a home. The balance of 25% to 50% will be the obligation of the homeowner. You are eligible to apply for funding even if you received assistance under the FEMA National Flood Insurance Program and funds received under the Increased Cost of Compliance (ICC) program can be used as part of the required match.
4. In order for a homeowner to qualify, they must raise their house to the elevations shown on the current Advisory Base Flood Elevation Maps issued in December 2012.
5. Under current FEMA guidelines, funds are not available for demolition/rebuilding of homes. Also funds are not available for work already performed. Approval must be granted in advance of construction.
6. No criteria has been established thus far to determine funding priorities, however, based on the numbers of homes damaged Statewide, the Municipality believes the ranking may occur as follows:
 - a. Primary Residence with Substantial Damage (more than 50%) (1) with Flood Insurance or (2) without Flood Insurance.
 - b. Repetitive Loss Property (properties with multiple insurance claims within a 10 year period) (1) with Flood Insurance, (2) without Flood Insurance.
 - c. Primary Residence with Damage (1) with Flood Insurance, (2) without Flood Insurance.
 - d. Secondary Home with Substantial Damage (1) with Flood Insurance, (2) without Flood Insurance.
 - e. Secondary Home with Damage (1) with Flood Insurance, (2) without Flood Insurance.
 - f. Homes below the base flood elevation with Flood Insurance.

7. After the State prioritizes the list submitted by all Municipalities effected and notifies the Municipalities of individual eligibility, it will take 6 to 9 months for the application and approval process prior to start of construction.

Based on the above, should you wish to be placed on the Letter of Intent, the following information must be submitted via email or mail to the Municipality no later than February 5, 2013:

- A. Name and address of applicant along with contact phone numbers.
- B. Property address, lot and block.
- C. Type of residence based on potential prioritization as outlined in Item 5 a through f above.
- D. Brief description of damage.
- E. Estimated cost of project.
- F. Acknowledgement of financial capability to fund the project prior to reimbursement, i.e., Yes or may need additional financial assistance.

Please note that Municipality's submission of your information in the Letter of Intent provides no guarantee that your project will be selected.